

Information to identify the case:

Debtor 1	<u>Kimberly J. English</u>	Social Security number or ITIN	xxx-xx-4434
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-33147-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly J. English

6/26/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly J. English
Debtor

Case No. 18-33147-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Kimberly J. English, 310 High Street, Moorestown, NJ 08057-3508
517932734	+ MidFirst Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517932732	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517889088	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517958617	EDI: GMACFS.COM	Jun 28 2024 02:12:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
517886369	+ EDI: GMACFS.COM	Jun 28 2024 02:12:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517886370	EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517965350	EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517886372	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
517886373	+ EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
517886374	+ Email/PDF: creditonebknofications@resurgent.com	Jun 27 2024 22:05:17	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
517886375	+ Email/Text: electronicbkydocs@nelnet.net	Jun 27 2024 22:00:00	Dept Of Education/nelnl, 3015 Parker Rd, Aurora, CO 80014-2904
517886376	^ MEBN	Jun 27 2024 21:48:23	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517886377	+ EDI: CCS.COM	Jun 28 2024 02:12:00	Geico Indemnity Company, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
517886378	+ EDI: LCIICSYSTEM	Jun 28 2024 02:12:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517886379	EDI: IRS.COM	Jun 28 2024 02:12:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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517886371	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101
518834178	Email/Text: legaldivision@kheaa.com	Jun 27 2024 21:57:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518834179	Email/Text: legaldivision@kheaa.com	Jun 27 2024 21:57:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517994687	Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2024 22:04:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517886380	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 27 2024 21:58:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517962604	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 21:59:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517980683	+ EDI: AISMIDFIRST	Jun 28 2024 02:12:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517886381	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 21:59:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517886382	EDI: AISMIDFIRST	Jun 28 2024 02:12:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
517886383	+ Email/Text: bankruptcydepartment@tsico.com	Jun 27 2024 22:00:00	Minuteclinic of New Jersey, c/o Transworld Systems, Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
517886384	+ EDI: NAVIENTFKASMSERV.COM	Jun 28 2024 02:12:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517886385	Email/Text: signed.order@pfwattorneys.com	Jun 27 2024 21:57:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517989282	EDI: Q3G.COM	Jun 28 2024 02:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517886386	+ EDI: SALLIEMAEBANK.COM	Jun 28 2024 02:12:00	Sallie Mae, Po Box 3229, Wilmington, DE 19804-0229
517966409	+ EDI: SALLIEMAEBANK.COM	Jun 28 2024 02:12:00	Sallie Mae,, P.O Box 3319,, Wilmington, DE 19804-4319
517889088	^ MEBN	Jun 27 2024 21:43:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517918795	+ Email/Text: electronicbkydocs@nelnet.net	Jun 27 2024 22:00:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517886387	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 27 2024 22:04:16	U.S. Department of Housing and Urban Dev, 451 7th St., S.W., Washington, DC 20410-0002
517989366	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517886388	+ EDI: VERIZONCOMB.COM	Jun 28 2024 02:12:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518005404	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City,OK 73118-6051

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert Manchel	on behalf of Debtor Kimberly J. English manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7